Case 19-17417-MBK Doc 38 Filed 07/28/19 Entered 07/29/19 00:40:18 Desc Imaged Certificate of Notice Page 1 of 4

Form 132 - 13sum

#### UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 19-17417-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott Michael Bayles
121 Atrium Drive
Brick, NJ 08723

Geraldine Marie Bayles
121 Atrium Drive
Brick, NJ 08723

Brick, NJ 08723

Social Security No.:

xxx-xx-4001 xxx-xx-1641

Employer's Tax I.D. No.:

#### NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 9/3/19 Time: 10:00 AM

Location: Courtroom 8, Clarkson S, Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: July 26, 2019

JAN: gan

Jeanne Naughton

Clerk, U. S. Bankruptcy Court

## Case 19-17417-MBK Doc 38 Filed 07/28/19 Entered 07/29/19 00:40:18 Desc Imaged

Certificate of Notice Page 2 of 4
United States Bankruptcy Court
District of New Jersey

In re: Scott Michael Bayles Geraldine Marie Bayles Debtors

Case No. 19-17417-MBK Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Jul 26, 2019 Form ID: 132 Total Noticed: 67

Jul 28, 2019.	rst class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db/jdb	+Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279
cr	++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
	(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)
518177835	+Barron Emergency Phusicians, P.O. Box 7418, Philadelphia, PA 19101-7418
518190961	Brick Township Municipal Utilities Autho., 1551 Hwy 88 West, Brick, NJ 08724-2399
518177836	+Brick Utilities, 1551 Highway 88 West, Brick, NJ 08724-2399
518182178	CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518177846	+Continental Finance Co, Po Box 8099, Newark, DE 19714-8099
518177847	Continental Finance Co, 4450 New Linden Hill Rd, Wilmington, DE 19808
518177848	+Convergent Outsurcing, 800 SW 39th St. Po box 9004, Renton, WA 98057-9004
518177849	+Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
518177856 518177857	+Doody Retrievers, LLC, 20 Mills Ave, Port Monmouth, NJ 07758-1114 Drugscan, Inc., PO Box 347, Horsham, PA 19044-0347
518177859	+First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518177858	+First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518177860	+Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971
518177861	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
518177863 518177864	JCP& L, P.O. Box 600, Allenhurst, NJ 07709 JCP&L, PO Box 3687, Akron, OH 44309-3687
518270692	+Jersey Central Power & Light/First Energy, 101 Crawford's Corner Rd, Bldg. #1 Suite 1-511,
	Holmdel, NJ 07733-1976
518285023	MidFirst Bank, c/o Wells Fargo Bank, N.A. as servicer,
F10177067	Default Doc Processing MAC# N9286-01Y, 1000 Blue Gentian Rd, Eagan, MN 55121-7700
518177867 518177868	+Mosquito Authority, 2200 Gateway Centre Blvd, Suite 220, Morrisville, NC 27560-6218 Myriad Emergency Physicians, LLC, PO Box 7418, Philadelphia, PA 19101-7418
518177870	+NJ E-ZPass, Violation Processing Center, PO Box 4971, Trenton, NJ 08650-4971
518177871	+NJ EZPass, PO Box 4971, Trenton, NJ 08650-4971
518308726	+Ocean Medical Center, CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750
518177872	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
	(address filed with court: State of New Jersey, Department of the Treasury,
	Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0187)
518177873	Sunrise Credit Services, Inc, PO Box 9168, Farmingdale, NY 11735-9168
518177874	Surge, PO Box 6812, Carol Stream, IL 60197-6812
518312320	+U.S. Department of Housing and Urban Development, 451 7th Street, S.W.,
518200401	Washington, DC 20410-0002
518177877	Washington, DC 20410-0002 +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001 Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
	Washington, DC 20410-0002 +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001
518177877 518177878	Washington, DC 20410-0002 +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001 Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426 +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065
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518177877 518177878 Notice by ele	Washington, DC 20410-0002  +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001  Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426  +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065  ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,  Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,
518177877 518177878 Notice by ele	Washington, DC 20410-0002  +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001  Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426  +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065  ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,  Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,  Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
518177877 518177878 Notice by ele smg smg	Washington, DC 20410-0002  +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001  Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426  +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065  ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,  Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,  Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  Newark, NJ 07102-5235
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518177877 518177878 Notice by elesmg smg 518300759 518177833	Washington, DC 20410-0002  +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001  Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426  +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065  ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,  Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,  Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  Newark, NJ 07102-5235  E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Capital, PO Box 130424,  Roseville, MN 55113-0004  +E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Financial,  PO Box 380901. Bloomington, MN 55438-0901
518177877 518177878 Notice by ele smg smg 518300759	Washington, DC 20410-0002  +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001  Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426  +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065  ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,  Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,  Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  Newark, NJ 07102-5235  E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Capital, PO Box 130424,  Roseville, MN 55113-0004  +E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Financial,  PO Box 380901, Bloomington, MN 55438-0901  +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:16:40 Capital One,
518177877 518177878 Notice by ele smg smg 518300759 518177833 518177839	Washington, DC 20410-0002  +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001  Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426  +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065  ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,  Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,  Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  Newark, NJ 07102-5235  E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Capital, PO Box 130424,  Roseville, MN 55113-0004  +E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Financial,  PO Box 380901, Bloomington, MN 55438-0901  +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:16:40 Capital One,  PO Box 30281, Salt Lake City, UT 84130-0281
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518177877 518177878 Notice by electory smg  smg  518300759  518177833  518177837  518177837	Washington, DC 20410-0002  +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001  Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426  +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065  ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,  Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,  Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  Newark, NJ 07102-5235  E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Capital, PO Box 130424,  Roseville, MN 55113-0004  +E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Financial,  Po Box 380901, Bloomington, MN 55438-0901  +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:16:40 Capital One,  Po Box 30281, Salt Lake City, UT 84130-0281  +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:16:40 Capital One,  Po Box 30285, Salt Lake City, UT 84130-0285  +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:16:40 Capital One,  Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
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518177877 518177878 Notice by elements of the same o	Washington, DC 20410-0002  +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001  Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426  +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065  ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,  Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,  Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  Newark, NJ 07102-5235  E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Capital, PO Box 130424,  Roseville, MN 55113-0004  +E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Financial,  Po Box 380901, Bloomington, MN 55438-0901  +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:16:40 Capital One,  Po Box 30281, Salt Lake City, UT 84130-0281  +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:16:40 Capital One,  Po Box 30285, Salt Lake City, UT 84130-0285  +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:16:40 Capital One,  Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 27 2019 01:15:33  Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  +E-mail/Text: bankruptcy@certifiedcollection.com Jul 27 2019 01:08:58  Certified Credit & Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
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Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 Springfield, NJ 07081 518305124 LVNV Funding, LLC, E-mail/Text: bkr@cardworks.com Jul 27 2019 01:06:49 MERRICK BANK, 518182179 PO Box 10368, Greenville, SC 29603-0368 Resurgent Capital Services, +E-mail/Text: bkr@cardworks.com Jul 27 2019 01:06:49 Po Box 9201, 518177865 Merrick Bank Corp, Old Bethpage, NY 11804-9001 518177866 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 27 2019 01:09:06 Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 27 2019 01:16:45 518177869 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 27 2019 01:16:44 518310843 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067. Norfolk VA 23541 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 27 2019 01:09:29 518255090 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 E-mail/Text: bnc-quantum@quantum3group.com Jul 27 2019 01:09:02 518299183 Quantum3 Group LLC as agent for, Comenity Capital Bank, Kirkland, WA 98083-0788 518183126 E-mail/Text: bnc-quantum@quantum3group.com Jul 27 2019 01:09:02 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 518177834 E-mail/PDF: cbp@onemainfinancial.com Jul 27 2019 01:14:55 American General Finance, Cincinnati, OH 45274-2536 P. O. Box 742536, +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 27 2019 01:17:10 518191602 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 27 2019 01:06:53 518177875 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 27 2019 01:15:33 518292787 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 27 2019 01:06:53 518177876 Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225 TOTAL: 35 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* NONE. TOTAL: 0 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019 Signature: /s/Joseph Speetjens

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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District/off: 0312-3 User: admin Page 3 of 3 Date Rcvd: Jul 26, 2019

Form ID: 132 Total Noticed: 67

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation

ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York Et Al... rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Joint Debtor Geraldine Marie Bayles bkwoliver@aol.com,

R59915@notify.bestcase.com

William H. Oliver, Jr. on behalf of Debtor Scott Michael Bayles bkwoliver@aol.com,

R59915@notify.bestcase.com

TOTAL: 6